

<i>SERFF Tracking Number:</i>	<i>RSLI-125743297</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Reliance Standard Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39727</i>
<i>Company Tracking Number:</i>	<i>LRS-6451-275-0708 ET AL</i>		
<i>TOI:</i>	<i>H11G Group Health - Disability Income</i>	<i>Sub-TOI:</i>	<i>H11G.002 Short Term</i>
<i>Product Name:</i>	<i>Group Short Term Disability</i>		
<i>Project Name/Number:</i>	<i>Group Short Term Disability/LRS-6451-275-0708 et al</i>		

Filing at a Glance

Company: Reliance Standard Life Insurance Company

Product Name: Group Short Term Disability	SERFF Tr Num: RSLI-125743297	State: ArkansasLH
TOI: H11G Group Health - Disability Income	SERFF Status: Closed	State Tr Num: 39727
Sub-TOI: H11G.002 Short Term	Co Tr Num: LRS-6451-275-0708	State Status: Approved-Closed
	ET AL	
Filing Type: Form	Co Status:	Reviewer(s): Rosalind Minor
	Author: Debra Dorsett	Disposition Date: 08/11/2008
	Date Submitted: 07/24/2008	Disposition Status: Approved-Closed
		Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: Group Short Term Disability	Status of Filing in Domicile: Pending
Project Number: LRS-6451-275-0708 et al	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Small and Large
Overall Rate Impact:	Group Market Type: Employer
Filing Status Changed: 08/11/2008	
State Status Changed: 08/11/2008	Deemer Date:
Corresponding Filing Tracking Number: RSLI-125743297	
Filing Description:	
RE: Reliance Standard Life Insurance Company	
Group Short Term Disability Income Insurance	
Submitting:	
Extension of Coverage under FMLA and USERRA	
Policy Page: LRS-6451-275-0708	
Certificate Page: LRS-6510-279-0708	

SERFF Tracking Number:	RSLI-125743297	State:	Arkansas
Filing Company:	Reliance Standard Life Insurance Company	State Tracking Number:	39727
Company Tracking Number:	LRS-6451-275-0708 ET AL		
TOI:	H11G Group Health - Disability Income	Sub-TOI:	H11G.002 Short Term
Product Name:	Group Short Term Disability		
Project Name/Number:	Group Short Term Disability/LRS-6451-275-0708 et al		

Dear Sir or Madam:

We are submitting the above captioned forms for review and approval. These forms are new and do not replace any forms on file with the Department. These forms are intended for use with Group Short Term Disability Policy form, LRS-6451 et al and it's corresponding Certificate form, LRS-6510 et al, which were originally approved by the Department on July 14, 1982.

The captioned forms are being submitted in order to comply with recent, as well as future changes, in federal and state laws pertaining to these leave of absence provisions.

There is no impact on the Group Short Term Disability Income rates associated with these forms.

Sincerely,
Debra Dorsett
Compliance Specialist
Compliance Department
1-800-351-7500, x. 4713
Fax (267) 256-3546
Debra.dorsett@rsli.com

Company and Contact

Filing Contact Information

Debra Dorsett, Compliance Specialist	debra.dorsett@rsli.com
2001 Market Street	(800) 351-7500 [Phone]
Philadelphia, PA 19103-7090	(267) 256-3546[FAX]

Filing Company Information

Reliance Standard Life Insurance Company	CoCode: 68381	State of Domicile: Illinois
2001 Market Street	Group Code:	Company Type:

SERFF Tracking Number: *RSLI-125743297* *State:* *Arkansas*
Filing Company: *Reliance Standard Life Insurance Company* *State Tracking Number:* *39727*
Company Tracking Number: *LRS-6451-275-0708 ET AL*
TOI: *H11G Group Health - Disability Income* *Sub-TOI:* *H11G.002 Short Term*
Product Name: *Group Short Term Disability*
Project Name/Number: *Group Short Term Disability/LRS-6451-275-0708 et al*

Suite 1500

Philadelphia, PA 19103-7090

(800) 351-7500 ext. [Phone]

Group Name:

FEIN Number: 36-0883760

State ID Number:

SERFF Tracking Number: RSLI-125743297 State: Arkansas

Filing Company: Reliance Standard Life Insurance Company State Tracking Number: 39727

Company Tracking Number: LRS-6451-275-0708 ET AL

TOI: H11G Group Health - Disability Income Sub-TOI: H11G.002 Short Term

Product Name: Group Short Term Disability

Project Name/Number: Group Short Term Disability/LRS-6451-275-0708 et al

Filing Fees

Fee Required? Yes

Fee Amount: \$40.00

Retaliatory? Yes

Fee Explanation: \$20.00 per form as required by Department.

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Reliance Standard Life Insurance Company	\$0.00	07/24/2008	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
	\$40.00	
	\$0.00	

SERFF Tracking Number:	RSLI-125743297	State:	Arkansas
Filing Company:	Reliance Standard Life Insurance Company	State Tracking Number:	39727
Company Tracking Number:	LRS-6451-275-0708 ET AL		
TOI:	H11G Group Health - Disability Income	Sub-TOI:	H11G.002 Short Term
Product Name:	Group Short Term Disability		
Project Name/Number:	Group Short Term Disability/LRS-6451-275-0708 et al		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	08/11/2008	08/11/2008

<i>SERFF Tracking Number:</i>	<i>RSLI-125743297</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Reliance Standard Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39727</i>
<i>Company Tracking Number:</i>	<i>LRS-6451-275-0708 ET AL</i>		
<i>TOI:</i>	<i>H11G Group Health - Disability Income</i>	<i>Sub-TOI:</i>	<i>H11G.002 Short Term</i>
<i>Product Name:</i>	<i>Group Short Term Disability</i>		
<i>Project Name/Number:</i>	<i>Group Short Term Disability/LRS-6451-275-0708 et al</i>		

Disposition

Disposition Date: 08/11/2008

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: RSLI-125743297 State: Arkansas

Filing Company: Reliance Standard Life Insurance Company State Tracking Number: 39727

Company Tracking Number: LRS-6451-275-0708 ET AL

TOI: H11G Group Health - Disability Income Sub-TOI: H11G.002 Short Term

Product Name: Group Short Term Disability

Project Name/Number: Group Short Term Disability/LRS-6451-275-0708 et al

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Actuarial Memo	Approved-Closed	Yes
Supporting Document	Statement of Variability	Approved-Closed	Yes
Form	Family and Medical Leave/USERA	Approved-Closed	Yes
Form	Family and Medical Leave/USERA	Approved-Closed	Yes

SERFF Tracking Number: RSLI-125743297 State: Arkansas

Filing Company: Reliance Standard Life Insurance Company State Tracking Number: 39727

Company Tracking Number: LRS-6451-275-0708 ET AL

TOI: H11G Group Health - Disability Income Sub-TOI: H11G.002 Short Term

Product Name: Group Short Term Disability

Project Name/Number: Group Short Term Disability/LRS-6451-275-0708 et al

Form Schedule

Lead Form Number: LRS-6451-275-0708

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed	LRS-6451-275-0708	Policy/Cont	Family and Medical ract/Fratern Leave/USERA al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		52	policy page.pdf
Approved-Closed	LRS-6510-279-0708	Certificate	Family and Medical Amendmen Leave/USERA t, Insert Page, Endorseme nt or Rider	Initial		52	Cert Page.pdf

EXTENSION OF COVERAGE UNDER THE [FAMILY AND MEDICAL LEAVE ACT AND] UNIFORMED SERVICES EMPLOYMENT AND REEMPLOYMENT ACT (USERRA)

[Family and Medical Leave of Absence:

We will continue the Insured's coverage in accordance with your policies regarding leave under the Family and Medical Leave Act of 1993, as amended if:

- (1) the premium for such Insured continues to be paid during the leave; and
- (2) you have approved the Insured's leave in writing and provide a copy of such approval within [thirty-one (31) days] of our request.

As long as the above requirements are satisfied, we will continue coverage until the later of:

- (1) the end of the leave period required by the Family and Medical Leave Act of 1993, as amended; or
- (2) the end of the leave period required by any similar state law.]

Military Services Leave of Absence:

We will continue the Insured's coverage in accordance with your policies regarding Military Services Leave of Absence under USERRA if the premium for such Insured continues to be paid.

As long as the above requirement is satisfied, we will continue coverage until the end of the period required by USERRA.

[This Policy, while coverage is being continued under this Military Services Leave of Absence extension, does not cover any loss which occurs while on active duty in the military if such loss is caused by or arises out of such military service, including but not limited to war or any act of war, whether declared or undeclared.]

While the Insured is on a [Family and Medical Leave of Absence for any reason other than his or her own illness, injury or disability or] Military Services Leave of Absence he or she will be considered Actively at Work. Any changes such as revisions to coverage due to age, class, or salary changes, as applicable, will apply during the leave except that increases in the amount of insurance, whether automatic or subject to election, will not be effective for an Insured who is not considered Actively at Work until the Insured has returned to Active Work for one (1) full day.

A leave of absence taken in accordance with [the Family and Medical Leave Act of 1993 or] USERRA will run concurrently with any other applicable continuation of insurance provision in this Policy.

The Insured's coverage will cease under this extension on the earliest of:

- (1) the date this Policy terminates; or
- (2) the end of the period for which premium has been paid for the Insured; or
- (3) the date such leave should end in accordance with your policies regarding [Family and Medical Leave of Absence and] Military Services Leave of Absence in compliance with [the Family and Medical Leave Act of 1993, as amended and] USERRA. Coverage will not be terminated for an Insured who becomes Disabled during the period of the leave and who is eligible for benefits according to the terms of this Policy. Any weekly benefit which becomes payable will be based on the Insured's Earnings immediately prior to the date of Disability.

Should you choose not to continue the Insured's coverage during a [Family and Medical Leave of Absence and/or] Military Services Leave of Absence, the Insured's coverage will be reinstated in accordance with the Individual Reinstatement provision.

EXTENSION OF COVERAGE UNDER THE [FAMILY AND MEDICAL LEAVE ACT AND] UNIFORMED SERVICES EMPLOYMENT AND REEMPLOYMENT ACT (USERRA)

[Family and Medical Leave of Absence:

We will continue your coverage in accordance with the [Policyholder's] policies regarding leave under the Family and Medical Leave Act of 1993, as amended if:

- (1) the premium for you continues to be paid during the leave; and
- (2) the [Policyholder] has approved your leave in writing and provides a copy of such approval within [thirty-one (31) days] of our request.

As long as the above requirements are satisfied, we will continue coverage until the later of:

- (1) the end of the leave period required by the Family and Medical Leave Act of 1993, as amended; or
- (2) the end of the leave period required by any similar state law.]

Military Services Leave of Absence:

We will continue your coverage in accordance with the [Policyholder's] policies regarding Military Services Leave of Absence under USERRA if the premium for you continues to be paid.

As long as the above requirement is satisfied, we will continue coverage until the end of the period required by USERRA.

[The Policy, while coverage is being continued under the Military Services Leave of Absence extension, does not cover any loss which occurs while on active duty in the military if such loss is caused by or arises out of such military service, including but not limited to war or any act of war, whether declared or undeclared.]

While you are on a [Family and Medical Leave of Absence for any reason other than your own illness, injury or disability or] Military Services Leave of Absence you will be considered Actively at Work. Any changes such as revisions to coverage due to age, class, or salary changes, as applicable, will apply during the leave except that increases in the amount of insurance, whether automatic or subject to election, will not be effective if you are not considered Actively at Work until you have returned to Active Work for one (1) full day.

A leave of absence taken in accordance with [the Family and Medical Leave Act of 1993 or] USERRA will run concurrently with any other applicable continuation of insurance provision in the Policy.

Your coverage will cease under this extension on the earliest of:

- (1) the date the Policy terminates; or
- (2) the end of the period for which premium has been paid for you; or
- (3) the date such leave should end in accordance with the [Policyholder's] policies regarding [Family and Medical Leave of Absence and] Military Services Leave of Absence in compliance with [the Family and Medical Leave Act of 1993, as amended and] USERRA. Coverage will not be terminated if you become Disabled during the period of the leave and are eligible for benefits according to the terms of the Policy. Any weekly Benefit which becomes payable will be based on your Earnings immediately prior to the date of Disability.

Should the [Policyholder] choose not to continue your coverage during a [Family and Medical Leave of Absence and/or] Military Services Leave of Absence, your coverage will be reinstated in accordance with the Individual Reinstatement provision.

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Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: RSLI-125743297 State: Arkansas
Filing Company: Reliance Standard Life Insurance Company State Tracking Number: 39727
Company Tracking Number: LRS-6451-275-0708 ET AL
TOI: H11G Group Health - Disability Income Sub-TOI: H11G.002 Short Term
Product Name: Group Short Term Disability
Project Name/Number: Group Short Term Disability/LRS-6451-275-0708 et al

Supporting Document Schedules

		Review Status:	
Satisfied -Name:	Certification/Notice	Approved-Closed	08/11/2008

Comments:

Please note that we comply with applicable Certification/Notice requirements noted above in the Department's Description.

Attachment:

readability.pdf

		Review Status:	
Bypassed -Name:	Application	Approved-Closed	08/11/2008

Bypass Reason: Applies to Policy submissions.

Comments:

		Review Status:	
Satisfied -Name:	Statement of Variability	Approved-Closed	08/11/2008

Comments:

Attachment:

Statement of Variability.pdf

Name of Company: RELIANCE STANDARD LIFE INSURANCE COMPANY

This is to certify that the forms on the attached list (or as described in submission letter) have obtained the score indicated by the Flesch reading ease method.

A. Option Selected

- ☐ 1. Policy and its related forms are scored for the Flesch reading ease test as one unit and the combined score is ____.
- ☒ 2. Policy and its related forms are scored separately for the Flesch reading ease test. Scores for the policy and each form are:

<u>Form Number</u>	<u>Form</u>	<u>Flesch Score</u>
<u>LRS-6451-275-0708</u>	<u>Family and Medical Leave/USERA</u>	<u>52</u>
<u>LRS-6510-279-0708</u>	<u>Family and Medical Leave/USERA</u>	<u>52</u>


B. Test Option Selected

- ☒ 1. Test was applied to entire policy form(s).
- ☐ 2. Test was applied on sample basis. Form(s) contain(s) more than 10,000 words. Copy of form(s) enclosed indicating word samples tested.

C. Standards of Certification

A Checked block indicates the standard has been achieved.

- ☒ 1. The policy text achieves a minimum score of 45 on the Flesch reading ease test in accordance with the option chosen in Section A above.
- ☒ 2. It is printed in not less than ten point type, one point leaded. (This does not apply to specifications pages, schedules and tables.)
- ☒ 3. The layout and spacing of the policy separates the paragraphs from each other and from the border of the paper.
- ☒ 4. The section titles are captioned in bold face or otherwise stand out, significantly from the text.
- ☒ 5. Unnecessarily long, complicated or obscure words, sentences, paragraphs or constructions are not used in the policy.
- ☒ 6. The style, arrangement and overall appearance of the policy give no undue prominence to any portion of the policy or to any endorsements or riders.
- ☒ 7. A table of contents or an index of the principal sections is included in the policy. (This applies only if the policy has more than 3,000 words or consists of more than 3 pages.)



Officer's Name
Charles Denaro

Vice President, Secretary and Deputy General Counsel
Officer's Title

Date: July 17, 2008

FGILH-0687

Statement of Variability

1. References throughout the form to "Family and Medical Leave" included if applicable.
2. Time period can be 31, 45 or 60 days.
3. Third paragraph under "Military Services leave of Absence" can be included or deleted.